



United States Department of Agriculture
Risk Management Agency

October 2008

2009 COMMODITY INSURANCE FACT SHEET

Apples

Georgia, South Carolina

Crop Insured

The crop insured will be apples in the county for which a premium rate is provided by the actuarial table:

- in which you have a share;
- that are grown on tree varieties that are adapted to the area;
- that are grown on insurable acreage that has produced a minimum of 150 bushels/acre; and
- that are grown in an orchard that, if inspected, is considered acceptable by us

Please contact your insurance agent for specifics.

Counties Available

Georgia: Banks, Fannin, Gilmer, Habersham, Hall, Rabun, White

South Carolina: Greenville, Laurens, Oconee, Pickens, Spartanburg

Causes of Loss

Adverse weather conditions¹
 Earthquake
 Failure of irrigation water supply²
 Fire³
 Insects⁴
 Plant disease⁵
 Volcanic eruption
 Wildlife

¹Includes hail, wind, excess sun causing sunburn, and frost and freeze causing russetting. ²If caused by an insured peril that occurs during the insurance period. ³Unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard. ⁴But not damage due to insufficient or improper application of pest control measures. ⁵But not damage due to insufficient or improper application of disease control measures.

Note: We will not insure against damage or loss of production due to your inability to market the apples for any reason other than actual physical damage from an insurable cause specified above. For example, we will not pay you an indemnity if you are unable to market due to quarantine, boycott, or refusal of any person to accept production.

Insurance Period

Coverage begins on November 21 for the first year of insurance application (see your crop insurance agent for limitations on the starting date of coverage). For each subsequent renewal year, coverage begins on November 6 following the end of insurance on November 5.

Reporting Requirements

Acreage Report— An acreage report is due to your insurance agent by the acreage reporting date to include all acreage (insurable and uninsurable), designated by type, in the county in which you have a share.

Notice of Loss—See your insurance agent for detailed requirements.

Production Report—A production report, by type, is required by the date designated in section 3e of the basic provisions. You must report, by the production reporting date, the number of bearing trees on insurable and uninsurable acreage; any change that may adversely impact yield potential (such as tree damage or removal, or changes in practices); the age of the trees; and the planting pattern.

Important Dates

Sales Closing.....	November 20
Acreage/Production Reporting.....	January 15
Premium Billing.....	September 15
Cancellation/Termination.....	November 20

Definitions

Production Guarantee—The number of bushels guaranteed, determined by multiplying your approved actual production history (APH) yield (based on your records) by the coverage level percentage you elect.

Price Election—The value unit of measure for the purpose of determining premiums and indemnity under the policy (see your insurance agent for additional pricing information).

Harvest—The picking of mature apples from the trees or collecting of mature apples from the ground. Apples collected from the ground that cannot be sold for human consumption will not be considered harvested.

Varietal group—Apple varieties with similar characteristics that are grouped for insurance purposes as specified in the special provisions.

Unit Division—In addition to the requirements of section 34(b) of the basic provisions, optional units may be established if each optional unit is: (a) located on non-contiguous land; or (b) by varietal group.

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your approved APH yield. For example, an approved yield of 400 bushels per acre would result in a guarantee of 260 bushels per acre at the 65-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 65- percent coverage level, your premium share would be 41 percent of the base premium:

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Options*

Quality Option—For an additional premium, a quality-based additional coverage for fresh production may be attached to the base policy. See your insurance agent for detailed requirements for eligibility.

*Not available with the Catastrophic Risk Protection (CAT) policy or for processing apples.

Loss Example

This example is based on one acre of apples, 65-percent coverage level, 100-percent fresh price election, an approved APH yield of 500 bushel per acre, production to count of 100 bushels, and 100-percent share in Rabun County, Georgia.

500	Bushels per acre approve APH yield
x .65	Coverage level percentage
325	Bushels per acre guarantee
- 100	Bushels per acre production
225	Bushels per acre loss
x \$9.45	Price election
\$2,126	Indemnity per acre

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